

# A Message from our Chairman, President and CEO



## Welcome to Bank of Hope

From our very beginnings, we have been committed to being a responsible corporate citizen for our customers and communities. Today, as the representative bank of the Korean American community and one of the largest regional Asian American banks in the nation, we stand proud as a diversified financial institution focused on a broad base of industries, with a conservatively managed balance sheet, robust capital position, ample liquidity, and strong asset quality.

And we are fully cognizant of the important role we play in continuing to create a socially responsible and sustainable future.

Looking back on 2023, it began with sudden and unexpected disruptions in the regional and community banking sectors, with multiple high-profile regional banks suddenly collapsing over the course of a few weeks. Notwithstanding the extreme volatility that pummeled the financial markets and the banking industry, all of our associates at Bank of Hope worked diligently to calm our customer base and provide assurance of the strength and soundness of our franchise.

Particularly in light of the historical events of the year, our customer-centric mindset has been core to all of our key priorities and accomplishments in 2023. Building on our commitment to corporate governance and social practices that foster diversity, inclusion and economic equity, we have thoughtfully considered how to continue to progress with enhancing our environmental stewardship in the years to come.

As Bankers, Experts and Neighbors, we look forward to continuing to do our best to serve as a model corporate citizen for our customers, communities, and all of our stakeholders. On behalf of our Board of Directors and all of our associates at Bank of Hope, we thank you for your support and continued trust.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kevin S. Kim'.



**Kevin S. Kim**  
Chairman, President & CEO  
Bank of Hope and Hope Bancorp, Inc.